

Information to identify the case:

Debtor 1	<u>Joseph William Geyer Jr.</u>	Social Security number or ITIN	xxx-xx-9466
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Jodi Lynn Geyer</u>	Social Security number or ITIN	xxx-xx-2421
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-26358-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph William Geyer Jr.

Jodi Lynn Geyer

4/6/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph William Geyer
Jodi Lynn Geyer
DebtorsCase No. 11-26358-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: 3180WPage 1 of 2
Total Noticed: 41

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.

db/jdb
cr +Joseph William Geyer, Jr., Jodi Lynn Geyer, 451 Cedar Drive, Elizabeth, PA 15037-2167
+Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
13203524 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461
13251061 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
13236580 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
13241515 +BANK OF AMERICA, N.A., ETAL, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,
PLANO, TX 75024-4100
13203533 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
(address filed with court: Home Depot Credit Services, P.O. Box 653000,
Dallas, TX 75265-3000)
13284190 +County of Allegheny, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6107
13203529 +Direct Loan Servicing System, P.O. Box 5609, Greenville, TX 75403-5609
13273255 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13203532 +Guardian Protection, c/o GJ Allard Esq, 24 Regency Plaza, Glen Mills PA 19342-1001
13203535 Jefferson Regional Medical Center, P.O. Box 3475, Toledo, OH 43607-0475
13203536 +Keystone Collections Group, 546 Wendel Road, C/O Litigation Department,
Irwin, PA 15642-7539
13553844 United States Department of Education, Claims Filing Unit, P O Box 8973,
Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2017 01:17:11 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
cr +E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2017 01:16:58 Ditech Financial LLC,
PO BOX 6154, RAPID CITY, SD 57709-6154
cr EDI: ECMC.COM Apr 07 2017 01:08:00 ECMC, P.O. Box 75906, St. Paul, MN 55175
cr EDI: AIS.COM Apr 07 2017 01:13:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Apr 07 2017 01:08:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13203525 EDI: PHINAMERI.COM Apr 07 2017 01:08:00 AmeriCredit, P.O. Box 183834,
Arlington, TX 76096
13214087 EDI: PHINAMERI.COM Apr 07 2017 01:08:00 AmeriCredit Financial Services, Inc.,
PO Box 183853, Arlington, Texas 76096
13205834 +EDI: AFNIRECOVERY.COM Apr 07 2017 01:08:00 Afni, Inc., PO Box 3667,
Bloomington, IL 61702-3667
13203526 +EDI: BANKAMER.COM Apr 07 2017 01:08:00 Bank of America, P.O. Box 15222,
Wilmington, DE 19886-5222
13203527 +EDI: CAPITALONE.COM Apr 07 2017 01:08:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
13203528 EDI: CHASE.COM Apr 07 2017 01:13:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13203530 EDI: DISCOVER.COM Apr 07 2017 01:08:00 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
13207441 EDI: DISCOVER.COM Apr 07 2017 01:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
14366466 E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2017 01:16:58
Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
13203531 +EDI: CONVERGENT.COM Apr 07 2017 01:08:00 ER Solutions, Inc., 10750 Hammerly Boulevard,
#200, Houston, TX 77043-2317
13295453 EDI: RECOVERYCORP.COM Apr 07 2017 01:08:00 Equable Ascent Financial, LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13527238 EDI: RECOVERYCORP.COM Apr 07 2017 01:08:00 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
13648385 E-mail/Text: bankruptcy.bnc@ditech.com Apr 07 2017 01:16:58 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049
13203534 EDI: HFC.COM Apr 07 2017 01:08:00 HSBC Card Services, P.O. Box 17332,
Baltimore, MD 21297-1332
13203537 +E-mail/Text: bankruptcy@marineone.com Apr 07 2017 01:16:48 Marine One, 5000 Quorum Drive,
Suite 200, Dallas, TX 75254-7405
13537034 EDI: AIS.COM Apr 07 2017 01:13:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
13215434 EDI: PRA.COM Apr 07 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13270282 EDI: RECOVERYCORP.COM Apr 07 2017 01:08:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13240427 EDI: Q3G.COM Apr 07 2017 01:08:00 Quantum3 Group LLC as agent for,
Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
13243883 EDI: RECOVERYCORP.COM Apr 07 2017 01:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: Apr 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13203539 +EDI: WFNNB.COM Apr 07 2017 01:08:00 World Financial Network, P.O. Box 182119,
Columbus, OH 43218-2119
13214009 EDI: Q3G.COM Apr 07 2017 01:08:00 World Financial Network National Bank,
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Bank of America. N.A.
cr Ditech Financial LLC
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
13537766* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13538088* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13280313* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541)
13203538 ##+Sleep Disorder Associates, 1200 Brooks Lane, Suite 130, Clairton, PA 15025-3749
TOTALS: 3, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 6, 2017 at the address(es) listed below:

Coleen A. Jeffrey on behalf of Joint Debtor Jodi Lynn Geyer langlaw@libcom.com,
langlaw.lang@gmail.com
Coleen A. Jeffrey on behalf of Debtor Joseph William Geyer, Jr. langlaw@libcom.com,
langlaw.lang@gmail.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jared S. Roach on behalf of Creditor Ditech Financial LLC jroach@reedsmith.com,
bankruptcy-2628@ecf.pacerpro.com/slucas@reedsmith.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Joseph P. Schalk on behalf of Creditor GREEN TREE SERVICING LLC pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Mario J. Hanyon on behalf of Creditor Bank of America. N.A. pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor Bank of America. N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11